

November 26, 2012

Texas Department of Savings  
& Mortgage Lending  
2601 N. Lamar  
Suite 201  
Austin, Texas 78705

United States Bankruptcy Court  
for the Southern District of New York  
One Bowling Green, Room 534  
New York, New York 10004

Gary S. Lee  
Lorenzo Marinuzzi  
Morrison & Foerster, LLP  
1290 Avenue of the Americas  
New York, New York 10104

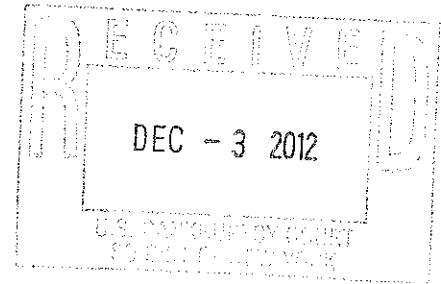
GMAC Mortgage, LLC  
3451 Hammond Avenue  
Post Office Box 780  
Waterloo, Iowa 50704-0780

The Honorable Pete Sessions  
United States House of Representatives  
2233 Rayburn House Office Building  
Washington, D.C. 20515-4332

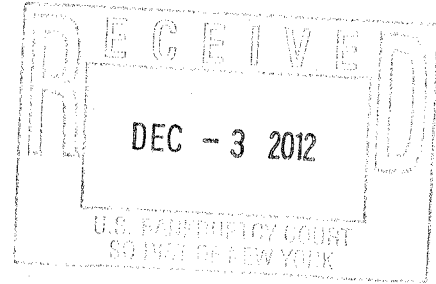
The Honorable Eddie Bernice Johnson  
United States House of Representatives  
2468 Rayburn House Office Building  
Washington, D.C. 20515-4332

The Honorable Jeb Hensarling  
United States House of Representatives  
129 Cannon House Office Building  
Washington, D.C. 20515

The Honorable Joe Barton  
United States House of Representatives  
2109 Rayburn House Office Building  
Washington, D. C. 20515



The Honorable Kay Granger  
United States House of Representatives  
320 Cannon House Office Building  
Washington, D.C. 20515



Re: Long T. Lam and Muon T. Lam \_\_\_\_\_  
GMAC Loan #  
Property Address 1214 W. 6<sup>th</sup> Street  
Irving, Texas 75060

Gentlemen and Ladies:

Enclosed are copies of various documents which serve as supporting documentation for your consideration in determining a solution for this problem which Mr. and Mrs. Lam have been experiencing in the servicing of their loan on the above referenced property.

All addressees need to be aware of this continued practice of this harassment by a company with no one willing to sign their name to any letter or notice; collection employees, with no authority, in offshore offices, telling the borrower to fax documentation to a general fax number. Thus, copies of a sampling of the information sent to Mr. and Mrs. Lam, collection letters, threats of foreclosure, as well as evidence and copies of the Lams' bank statements and canceled checks, are being sent to you for you to review and determine that there are no unpaid mortgage payments, therefore no late payment charges and no interest to be collected. Therefore, no reason for continued harassment

Mr. and Mrs. Long were my neighbors for a number of years. I try to help them, at no cost to them, as I can. I am not an attorney, nor an accountant. My profession is that as a real estate broker, and bookkeeper. A copy of their authorization for me to communicate on their behalf in regard to this alleged default is included as one of several exhibits attached. This continued harassment over two payments, accrued late fees and interest charges, which are being claimed by GMAC as not being paid are a result of the servicing of loans made by Homecomings Financial being taken over by GMAC in 2009. Now GMAC is in bankruptcy proceedings, and the left hand does not know what the left hand is doing.

What the Lams and I would like to see as a resolution is the cessation of all collection proceedings until validation of the alleged past due amounts is proven (which cannot be provided as there are no past due payments.). Otherwise, a cease and desist order of collection attempts until GMAC comes out of bankruptcy and admits there is not and never has been a delinquency, will suffice. Not one letter, one telephone call, Telewire, or any other attempt to collect any type of payment. Nothing, nada, nil, etc.etc..

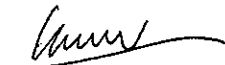
Mr. and Mrs. Lam nor I are ashamed or unwilling to affix our signatures to this letter.  
Nor are we ashamed or unwilling to provide a current street address and telephone  
numbers. This information follows below the last page of this letter.

Your investigation and solution to this problem will be appreciated.

Very truly yours,

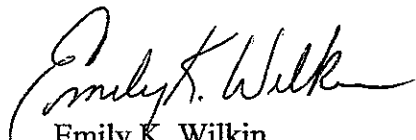


Long T. Lam



Muop T. Lam

1607 Truman Lane  
Irving, Texas 75060  
972-790-7619 Work  
469-226-8222 Cell and Home



Emily K. Wilkin  
701 South Delaware ST.  
Irving, Texas 75060  
217-460-4026 Work and Cell  
972-439-9838 Home

August 15, 2012

GMAC Mortgage  
3451 Hammond Avenue  
P.O. Box 780  
Waterloo, IA 50704-0780

Re: Account Number 7437923337  
Property Address 1214 W 6<sup>th</sup> Street  
Irving, Texas 75060

Dear Sir or Madam:

This will serve as your authorization to discuss the above referenced loan and its terms, status, delinquency or, any other significant matter relative to your letter of August 2, 2012, with Mrs. Emily K Wilkin.

Thank you for your cooperation in this matter.

Very truly yours,



Long T. Lam

461.57-0419-

NOV-26-12-



461-57-0419



Douglas Foster  
Commissioner

# TEXAS DEPARTMENT OF SAVINGS & MORTGAGE LENDING

## INFORMATION ABOUT THE COMPLAINT PROCESS

The Texas Department of Savings and Mortgage Lending (the Department) accepts signed, written complaints against Residential Mortgage Loan Originators, Mortgage Companies, Financial Services Companies, Auxiliary Mortgage Loan Activity Companies, and Independent Contractor Loan Processors and Underwriters licensed under Texas Finance Code Chapter 156; Residential Mortgage Loan Originators and Mortgage Bankers under Texas Finance Code Chapter 157; Residential Mortgage Loan Servicers under Texas Finance Code Chapter 158 and state savings banks. The Department does not accept complaints over the telephone or unsigned complaints by electronic mail because the Texas Finance Code requires the Department to receive a person's signed, written complaint that establishes reasonable cause for an investigation before the Department is authorized to investigate the complaint.

The Department does not regulate federal or state banks, real estate brokers or agents, title insurance companies, appraisers, or buyers or sellers who are not licensed by the Department, nor does the Department resolve commission or employment disputes between its licensees. The Department may only take disciplinary action against a person who is licensed or registered under its programs and who has violated a law that is within the scope of the Department's enforcement authority.

Texas law prohibits the Department from giving private legal advice or opinions or from acting as your personal attorney or legal representative. If you seek to recover monetary damages, you should consult a private attorney to inform you of your rights and remedies through the courts.

Attached is a complaint form. If you wish to file a complaint with the Department, please complete the entire form in English and sign the complaint. If you do not want your identity revealed, or do not sign your complaint, we will be unable to process your complaint. Be sure to enclose copies of all relevant documents when returning the complaint form to the Department. **DO NOT SEND ORIGINAL DOCUMENTS.**

You will be notified by mail that your complaint has been received. We will determine whether your complaint states facts which could establish a violation of one or more of the laws that the Department administers and enforces. If so, the Department will open an investigation of your complaint; if not, the Department will contact you to let you know that we will not take further action based on your complaint.

If an investigation is opened, the person against whom the complaint is filed will receive a copy of the complaint. After the investigation is concluded, the information obtained will be reviewed to determine whether there is sufficient evidence to take disciplinary action, which could include a formal reprimand, the suspension or revocation of a license or registration, payment of an administrative penalty, or other appropriate action. Please be advised that, if you file a complaint, you may be required to testify as a witness in a hearing that would be conducted in Austin, Texas, against the licensee(s) or registrant(s) in question.



**TEXAS DEPARTMENT OF SAVINGS AND MORTGAGE LENDING**

**COMPLAINT FORM**

(PLEASE TYPE ALL REQUIRED/HIGHLIGHTED FIELDS BEFOR PRINTING)

**DEPARTMENT USE ONLY:**

Complaint Number:

Date Received:

Please mail or fax all correspondence to:

TEXAS DEPARTMENT OF SAVINGS AND MORTGAGE LENDING  
ATTN: CONSUMER COMPLAINT DIVISION  
2601 NORTH LAMAR BLVD, SUITE 201  
AUSTIN, TEXAS 78705  
Mortgage Complaints: (FAX 512-936-2003)  
State Savings Banks: (FAX 512-475-1505)

**COMPLAINT REGARDING:**

Mortgage Origination ☐

Mortgage Servicing ☒

State Savings Bank ☐

**YOUR CONTACT INFORMATION:**

<b>NAME</b>		
First: Long	Last: Lam	
<b>ADDRESS</b>		
Street: 1607 Truman Ln		
City: Irving	State: Tx	Zip: 75060
<b>TELEPHONE NUMBERS</b>		
Home: 469-226-8222		Work: 972-790-7619
Cell: 469-226-8222		Fax:
<b>EMAIL</b>		

**TEXAS DEPARTMENT OF SAVINGS AND MORTGAGE LENDING  
COMPLAINT FORM  
PAGE 2 of 6**

**PLEASE PROVIDE THE FOLLOWING INFORMATION CONCERNING THE PERSON,  
COMPANY AND/OR STATE SAVINGS BANK AGAINST WHOM YOU ARE COMPLAINING:**

<b>PERSON'S NAME</b>		
First:	Last:	
<b>COMPANY'S NAME</b>		
Name: GMAC Mortgage		
<b>ADDRESS</b>		
Street: 3451 Hammond Ave. P.O. Box 780		
City: Waterloo	State: Iowa	Zip: 50704-0780
<b>TELEPHONE NUMBERS</b>		
Home: N/A	Work: 800-850-4622, 800-766-4622	
Cell: N/A	Fax: 319-236-4696	
<b>EMAIL</b>		
<b>NMLS ID/REGISTRATION NUMBER (If Known)</b>		

**DATES OF TRANSACTION/INITIAL CONTACT:**

08/14/2012,08/15/2012, 08/20/2012,08/22/2012,09/13/2012,09/19/2012,09/21/2012 were the dates of my contact with these people. Mr. Lam has had ongoing conversations about the status of this loan since the loan was transferred from Homecomings Financial to GMAC.

**HAVE YOU FILED A COMPLAINT AGAINST THIS PERSON, COMPANY AND OR STATE  
SAVINGS BANK WITH ANOTHER AGENCY?** ☐ Yes ☒ No

**IF YES, WHICH AGENCY?**

N/A

**WHAT ACTION HAS BEEN TAKEN BY THE OTHER AGENCY?**

N/A

**TEXAS DEPARTMENT OF SAVINGS AND MORTGAGE LENDING  
COMPLAINT FORM  
PAGE 3 of 6**

**DO YOU HAVE AN ATTORNEY REPRESENTING YOU IN THIS MATTER?** ☐ Yes ☒ No

**IF YES, PLEASE PROVIDE THE FOLLOWING INFORMATION:**

<b>ATTORNEY'S NAME</b>		
First:	Last:	
<b>ATTORNEY'S ADDRESS</b>		
Street:		
City:	State:	Zip:
<b>TELEPHONE NUMBERS</b>		
Home:	Work:	
Cell:	Fax:	
<b>EMAIL</b>		

**PLEASE LIST THE NAME(S), ADDRESS(ES), AND TELEPHONE NUMBER(S) OF ANY  
WITNESS(ES) WHO HAVE OR MAY HAVE INFORMATION CONCERNING THE SUBJECT  
MATTER OF YOUR COMPLAINT:**

Emily K. Wilkin , 701 S. Delaware Street, Irving, Texas 75060  
214-460-4026



**TEXAS DEPARTMENT OF SAVINGS AND MORTGAGE LENDING**  
**COMPLAINT FORM**  
**PAGE 4 of 6**

**COMPLAINT DETAIL: List the facts of your complaint in the order of their occurrence, starting with the earliest date and working forward. Attach additional sheets as needed.**

Mr. Lam began receiving late notices from GMAC in 2011. He started to receive phone calls about a delinquency in his account at about the same time. I became involved (letter of authorization included herewith) when he received the demand notice in August 2012 regarding late payments and late fees. On August 14, 2012, I spoke with Gullison, employee # 18449, and he said he could not find which payments had been missed. On August 20, 2012, I talked with Selyn, employee 16130 who, again, said she could not find which payments had been missed. Selyn stated that the Payment Research Dept. for GMAC at P.O. Box 780, Waterloo, Iowa 50704 would need to be contacted. On August 22, I spoke with Jesus, employee 8406440, who finally, told me that the two payments which were showing as not being paid were the June, 2009 payment and the July 2009 payment. The June payment was made to Homecomings, and the July payment was made to GMAC. It was at this time that GMAC acquired Homecomings, or took over the servicing of this loan.

We provided copies of bank statements evidencing that checks made payable to Homecomings or GMAC had been written and paid. On September 13, 2012, I spoke with Benjamin, employee 2161, about the account who said we would need to provide copies of the checks and to send them to the Payment Research Dept. in Waterloo. All of these people with whom I had been speaking were located in the Philippines. Finally, around September 19, 2012, a lady who said she was with GMAC collections, here in Dallas, said we would need to fax copies of the checks for the two months (June, 2009 and July, 2009), which we did. A printout of Mr. Lam's account has been provided, but there is no rhyme or reason to its format.

Mr. Lam has again received another demand letter with a 35 day deadline. A copy of the bank statements, the two checks in question and account printouts are included for your information. Perhaps you can make some sense out of this, or better yet, stop the harassment.

**HAVE YOU PREVIOUSLY NOTIFIED THE PERSON, COMPANY AND / OR STATE SAVINGS BANK NAMED ON PAGE ONE ABOUT YOUR COMPLAINT?** ☒ Yes ☐ No

**HOW DID YOU NOTIFY THEM?** ☒ WRITTEN ☐ ORAL

**WHAT WAS THE RESPONSE?**

Send copies of banks statements, checks, etc., to Payment Research Dept.. This has been done.

**TEXAS DEPARTMENT OF SAVINGS AND MORTGAGE LENDING  
COMPLAINT FORM**

**PAGE 5 of 6**

**PLEASE DESCRIBE HOW YOU WOULD LIKE TO SEE THE MATTER RESOLVED:**

Mr. Lam's account credited for the two alleged unpaid payments, all late fees and past due charges credited to his account, and any other charges or interest imposed, so that is nothing left to be paid except the unpaid balance of the loan, and last but not least, a Letter of Apology for all of this emotional upheaval, and worry.

**WOULD YOU BE WILLING TO TESTIFY AT A HEARING?** ☒ Yes ☐ No

**ADDITIONAL COMPLAINT DETAIL:**

GMAC is in bankruptcy. A copy of this complaint with supporting documents is being sent to the bankruptcy court, the counsel GMAC and to 6 members of the Texas delegation to the of U.S. House of Representatives , in hopes they will recognize what is happening in the mortgage industry and take steps to find a prevent predators such as GMAC from ever being able to make or service loans again.


**TEXAS DEPARTMENT OF SAVINGS AND MORTGAGE LENDING**  
**COMPLAINT FORM**  
**PAGE 6 of 6**

**SIGNATURE BLOCK**

The information contained herein and all enclosed documents are true and correct to the best of my knowledge. I understand that I may be required to testify at a hearing and that a copy of my complaint will be made available to the person or company against whom it is filed. I also understand that neither the Texas Department of Savings and Mortgage Lending nor any of its officers or employees can act or will act as my legal representative or attorney.

  
\_\_\_\_\_  
Signature of Complainant

November <sup>26</sup>~~14~~, 2012  
Date NOV-26-12

  
\_\_\_\_\_  
Signature of Complainant

November <sup>14</sup>~~26~~, 2012  
Date

Posting Date: 2009-07-06  
Sequence #: 8780159257  
Account #:   
Routing Transit: 11100061  
Amount #: \$843.23  
Check/Serial #: 000000000000  
Bank #: 601  
Tran Code: 003235  
IRD: 0  
ItemType: P  
BOFD: 000000000  
Cost Center: N/A  
Teller Number: N/A  
Teller Seq Number: N/A  
Processing Date: N/A

LOAN# 7437 923 337  
4:30 P.M.  
9/21/2012

LONG T. LAM  
MUOP T. QUACH  
1607 TRUMAN LINE  
IRVING, TX 75060

32-61-543  
1113  
63600550235

3235

DATE July 2-09

PAY TO Hope for Irving \$843.23  
the order of Cliff checked for by the cashier

CHASE  
JPMorgan Chase Bank, N.A.  
Dallas, Texas 75201  
www.Chase.com

MEMO 7437 923 337

Thanh Lam

FOREVER FREE

Posting Date: 2009-06-08  
Sequence #: 6780110690  
Account #:   
Routing Transit:   
Amount #: \$843.23  
Check/Serial #: 000000000000  
Bank #: 601  
Tran Code: 003220  
IRD: 0  
ItemType: P  
BOFD: 000000000  
Cost Center: N/A  
Teller Number: N/A  
Teller Seq Number: N/A  
Processing Date: N/A

LOAN # 7437923337

4:30 P.M.

9/21/2012

LONG T. LAM  
MUOP T. QUACH  
1607 TRUMAN LINE  
IRVING, TX 75060

32-61  
1110  
636005508265

3220

JUNE 5 - 09

PAY TO the order of HOMECOMING FINANCIAL \$843.23  
Eight hundred forty three and 23/100

CHASE  
JPMorgan Chase Bank, N.A.  
Dallas, Texas 75201  
www.Chase.com

MEMO 7437923337

Mark L. Lam

FOREVER FREE

20090608 6510 210120 843230001 2 600

\* \* \* TRANSMISSION RESULT REPORT (IMMEDIATE TX) ( SEP. 20. 2012 2:51PM ) \* \* \*

FAX HEADER 1: 972 969 4242  
FAX HEADER 2:

DATE	TIME	ADDRESS	MODE	TIME	PAGE	RESULT	USER NAME	FILE
SEP. 20.	2:49PM	Fax Server	ES	2'26"	P. 15	OK		8331

# : BATCH  
M : MEMORY TX  
S : STANDARD  
U : SUPER FINE  
!\$ : REMOTE TRANSFER  
Q : RECEPT. NOTICE REQ.

C : CONFIDENTIAL  
L : SEND LATER  
D : DETAIL  
X : EXTRA SUPER FINE  
B : FAX ON DEMAND  
A : RECEPT. NOTICE

\$ : TRANSFER  
@ : FORWARDING  
F : FINE  
b : COLOR  
\* : PC

P : POLLING  
E : ECM  
O : 300dpi  
> : REDUCTION  
+ : ROUTING

## FAX SHEET

DATE 09-20-2012  
TO CMAC MORTGAGE-PAYMENT RESEARCH DEPT  
FAX  
# 319-236-4696  
FROM Emily Wilkin FOR LONG T. Lam.  
COMMENTS \_\_\_\_\_

Acct No. [REDACTED] 37

COPIES OF BANK STATEMENTS - 1/16/2009 - 1/19/2010

SHOWING PROOF OF PAYMENTS EACH MONTH.

AFTER THIS COVER SHEET, THERE WILL BE 14 MORE PAGES.



JPMorgan Chase Bank, N.A.  
P O Box 260180  
Baton Rouge, LA 70826-0180

December 16, 2008 through January 16, 2009

Account Number: [REDACTED]

00007860 DRI 201 151 02009 - NNNNN P 1 000000000 11 0000  
LONG T LAM  
OR MUOP T QUACH  
1607 TRUMAN LINE  
IRVING TX 75060

#### CUSTOMER SERVICE INFORMATION

Web site: Chase.com  
Service Center: 1-800-935-9935  
Hearing Impaired: 1-800-242-7383  
Para Espanol: 1-877-312-4273  
International Calls: 1-713-262-1679



#### CHECKING SUMMARY

Chase Better Banking Checking

	AMOUNT
Beginning Balance	\$1,431.09
Deposits and Additions	3,700.00
Checks Paid	- 4,376.33
Other Withdrawals, Fees & Charges	- 185.76
Ending Balance	\$569.00

#### DEPOSITS AND ADDITIONS

DATE	DESCRIPTION	AMOUNT
12/31	Deposit	\$2,000.00
01/02	Deposit	1,700.00
Total Deposits and Additions		\$3,700.00

#### CHECKS PAID

CHECK NO.	DESCRIPTION	DATE PAID	AMOUNT
3127 ^		12/26	\$300.00
3128	Check # 3128 Sears Payment Check Pymt Arc ID: Citi Sears	12/19	150.00
3129	Check # 3129 Homecomings Check Pymt Arc ID: 0480000701	01/05	848.23
3130		01/06	100.00
3251 *	Check # 3251 Macys Payment Check Pymt Arc ID: Citi Dnsb	01/05	100.00
3252	Check # 3252 Discover Arc Payments Arc ID: 2510020270	01/05	200.00
3253	Check # 3253 Wfnnb Creditcard Check Pymt Arc ID: 9311429215	01/06	99.22
3254	Check # 3254 Wamu/Pvn Card Checkpymt Arc ID: 1001200301	01/05	100.00





JPMorgan Chase Bank, N.A.  
P O Box 260180  
Baton Rouge, LA 70826-0180

January 17, 2009 through February 17, 2009

Account Number: [REDACTED]

#### CUSTOMER SERVICE INFORMATION

Web site: Chase.com  
Service Center: 1-800-935-9935  
Hearing Impaired: 1-800-242-7383  
Para Espanol: 1-877-312-4273  
International Calls: 1-713-262-1679

00007783 DRI 201 161 04909 - NNNNY P 1 000000000 11 0000

LONG T LAM  
OR MUOP T QUACH  
1607 TRUMAN LINE  
IRVING TX 75060



IMPORTANT UPDATE: WE'RE MAKING SOME CHANGES TO YOUR ACCOUNT TERMS AND CONDITIONS. ALL OTHER TERMS AND CONDITIONS IN YOUR ACCOUNT RULES AND REGULATIONS WILL REMAIN THE SAME. PLEASE SEE THE IMPORTANT MESSAGE(S) AND EFFECTIVE DATES ON THE LAST PAGE OF THIS STATEMENT.

#### CHECKING SUMMARY

Chase Better Banking Checking

	AMOUNT
Beginning Balance	\$569.00
Deposits and Additions	7,455.00
Checks Paid	- 5,555.58
Other Withdrawals, Fees & Charges	- 442.62
Ending Balance	\$2,025.80

Good News. Your monthly service fee was waived because you kept at least \$1,500 in your Chase Better Banking Checking account or a combined average balance of \$5,000 in qualifying checking, savings, credit, securities and mortgage loan accounts.

#### DEPOSITS AND ADDITIONS

DATE	DESCRIPTION	AMOUNT
01/20	Deposit	\$2,000.00
01/26	Deposit	1,400.00
02/02	Deposit	900.00
02/03	Deposit	1,200.00
02/09	Deposit	1,200.00
02/11	Deposit	755.00
Total Deposits and Additions		\$7,455.00



January 17, 2009 through February 17, 2009  
Account Number: [REDACTED]

### CHECKS PAID

CHECK NO.	DESCRIPTION	DATE PAID	AMOUNT
3091 ^		02/05	\$480.00
3092	Check # 3092 Homecomings Check Pymt Arc ID: 04800007013	02/05	\$43.23
3093		02/04	1,013.41
3094	Check # 3094 Winnb Creditcard Check Pymt Arc ID: 9311429215	02/05	112.27
3095	Check # 3095 T-Mobile Pcs Hol Check Pymt Arc ID: 2912159335	02/04	191.22
3096	Check # 3096 Discover Arc Payments Arc ID: 2510020270	02/06	200.00
3097	Check # 3097 Wamu/Pvn Card Checkpaymt Arc ID: 1001200301	02/04	100.00
3098 ^		02/05	540.00
3099	Check # 3099 Macys Payment Check Pymt Arc ID: Citi Dnsb	02/11	100.00
3160 *	Check # 3160 Chase Mortgage Check Pymt Arc ID: 0480000113	02/05	1,007.80
3161 ^		02/12	77.61
3162 ^		02/13	91.97
3163 ^		02/12	108.21
3164	Check # 3164 Atmos Energy Check Pymt Arc ID: 0480001153	02/17	65.26
3165	Check # 3165 Sears Payment Check Pymt Arc ID: Citi Sears	02/17	200.00
3262 * ^		01/22	300.00
3263	Check # 3263 Fdr 1 Checkpaymt Arc ID: 3000000009	01/26	20.00
3264	Check # 3264 Atmos Energy Check Pymt Arc ID: 0480001153	01/27	78.19
3265 ^		01/30	26.41

**Total Checks Paid \$5,555.58**

If you see a description in the Checks Paid section, it means that we received only electronic information about the check, not the original or an image of the check. As a result, we're not able to return the check to you or show you an image.

\* All of your recent checks may not be on this statement, either because they haven't cleared yet or they were listed on one of your previous statements.

^ An image of this check may be available for you to view on Chase.com.

### OTHER WITHDRAWALS, FEES & CHARGES

DATE	DESCRIPTION	AMOUNT
02/09	Barclaycard US Creditcard 56773509 Tel ID: 2510407970	\$159.43
02/09	Barclaycard US Creditcard 56773355 Tel ID: 2510407970	159.43
02/17	Metlife Payment PPD ID: 9110000001	123.76
<b>Total Other Withdrawals, Fees &amp; Charges</b>		<b>\$442.62</b>





February 18, 2009 through March 16, 2009  
Account Number: [REDACTED]

### CHECKS PAID

CHECK NO.	DESCRIPTION	DATE PAID	AMOUNT
3166	Check # 3166 Chase Check Pymt Arc ID: 9200602075	03/02	\$300.00
3167 ^		03/04	100.00
3168	Check # 3168 Jcpenney/Gemb Checkpaymt Arc ID: 0301200401	02/23	36.75
3169	Check # 3169 Fdr 1 Checkpaymt Arc ID: 3000000009	03/03	200.00
3170 ^		03/03	58.06
3171	Check # 3171 Macys Payment Check Pymt Arc ID: Citi Dnsb	03/04	100.00
3172	Check # 3172 Wamu/Pvn Card Checkpaymt Arc ID: 1001200301	03/02	200.00
3173	Check # 3173 Discover Arc Payments Arc ID: H510020270	03/06	300.00
✓ 3174	Check # 3174 Homecomings Check Pymt Arc ID: 0450000701	03/05	843.25
3175	Check # 3175 Chase Mortgage Check Pymt Arc ID: 0480000113	03/05	1,007.80
3176 ^		03/04	1,013.41
3177 ^		03/04	45.00
3178	Check # 3178 Sears Payment Check Pymt Arc ID: Citi Sears	03/12	200.00
3179 ^		03/12	91.97
3180 ^		03/10	87.25
3181 ^		03/16	67.60
3182	Check # 3182 Hsbc Credit Svc1 Checkpaymt Arc ID: 3000000005	03/13	57.66

Total Checks Paid \$4,708.73

If you see a description in the Checks Paid section, it means that we received only electronic information about the check, not the original or an image of the check. As a result, we're not able to return the check to you or show you an image.

^ An image of this check may be available for you to view on Chase.com.

### OTHER WITHDRAWALS, FEES & CHARGES

DATE	DESCRIPTION	AMOUNT
03/16	Metlife Payment PPD ID: 9110000001	\$123.76
Total Other Withdrawals, Fees & Charges		\$123.76





March 17, 2009 through April 15, 2009  
Account Number: [REDACTED]

**CHECKS PAID** (continued)

CHECK NO.	DESCRIPTION	DATE PAID	AMOUNT
3189	Check # 3189 Macys Payment Check Pymt Arc ID: Citi Dnsb	04/07	100.00
✓ 3190	Check # 3190 Homecomings Check Pymt Arc ID: 0480000701	04/06	843.23
3191	Check # 3191 Chase Check Pymt Arc ID: 9200602075	04/06	200.00
3192	Check # 3192 Discover Arc Payments Arc ID: 0510020270	04/06	300.00
3193	Check # 3193 Chase Mortgage Check Pymt Arc ID: 0480000113	04/07	1,007.80
3194 ^		04/07	1,013.41
3195 ^		04/09	71.94
3196	Check # 3196 Hsbc Credit Svc1 Checkpymt Arc ID: 3000000005	04/10	200.00
3197 ^		04/09	95.99

**Total Checks Paid** \$4,772.01

If you see a description in the Checks Paid section, it means that we received only electronic information about the check, not the original or an image of the check. As a result, we're not able to return the check to you or show you an image.

^ An image of this check may be available for you to view on Chase.com.

**OTHER WITHDRAWALS, FEES & CHARGES**

DATE	DESCRIPTION	AMOUNT
04/15	Metlife Payment PPD ID: 9110000001	\$123.76
04/15	Service Fee	12.00
<b>Total Other Withdrawals, Fees &amp; Charges</b>		<b>\$135.76</b>

Did you know you can waive your monthly service fee by keeping at least \$1,500 in your Chase Better Banking Checking account or a combined average balance of \$5,000 in qualifying checking, savings, credit, securities and mortgage loan accounts? During the statement period your minimum Chase Better Banking Checking balance was \$1,308 and your combined average balance was \$3,286.00.



JPMorgan Chase Bank, N.A.  
P O Box 260180  
Baton Rouge, LA 70826-0180

April 16, 2009 through May 15, 2009

Account Number: 0000000000000000

### CUSTOMER SERVICE INFORMATION

Web site: Chase.com  
Service Center: 1-800-935-9935  
Hearing Impaired: 1-800-242-7383  
Para Espanol: 1-877-312-4273  
International Calls: 1-713-262-1679

00005509 DRI 201 141 13809 - NYNNN 1 000000000 11 0000

LONG T LAM  
OR MUOP T QUACH  
1607 TRUMAN LINE  
IRVING TX 75060



### CHECKING SUMMARY

Chase Better Banking Checking

	AMOUNT
Beginning Balance	\$2,842.85
Deposits and Additions	2,100.00
Checks Paid	- 3,576.92
Other Withdrawals, Fees & Charges	- 135.76
Ending Balance	\$1,230.17

### DEPOSITS AND ADDITIONS

DATE	DESCRIPTION	AMOUNT
04/27	Deposit	\$1,500.00
05/15	Deposit	600.00
Total Deposits and Additions		\$2,100.00

### CHECKS PAID

CHECK NO.	DESCRIPTION	DATE PAID	AMOUNT
3198 ^		04/20	\$91.97
3199 ^		04/22	300.00
3200	Check # 3200 Fdr 1 Checkpaymt Arc ID: 3000000009	05/01	200.00
3201	Check # 3201 Chase Check Pymt Arc ID: 9200602075	04/30	200.00
3202 ^		05/01	95.80
3203	Check # 3203 Homecomings Check Pymt Arc ID: 0480000701	05/05	843.23
3204	Check # 3204 Chase Mortgage Check Pymt Arc ID: 0480000113	05/05	1,007.80
3205	Check # 3205 T-Mobile Pcs Hol Check Pymt Arc ID: 2912159335	05/05	99.03



May 16, 2009 through June 15, 2009  
Account Number: [REDACTED]

**CHECKS PAID** (continued)

CHECK NO.	DESCRIPTION	DATE PAID	AMOUNT
✓ 3220	Check # 3220 Homecomings Check Pymt Arc ID: 0480000701	06/08	843.23
3221	Check # 3221 Macys Payment Check Pymt Arc ID: Citi Dnsb	06/08	100.00
3222 ^		06/12	115.15
3223 ^		06/10	70.22
3224	Check # 3224 Sears Payment Check Pymt Arc ID: Citi Sears	06/15	150.00
3281 * ^		06/02	100.00
<b>Total Checks Paid</b>			<b>\$3,381.66</b>

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**OTHER WITHDRAWALS, FEES & CHARGES**

DATE	DESCRIPTION	AMOUNT
05/27	Check OR Supply Order PPD ID: 1410216800	\$14.97
06/15	Metlife Payment PPD ID: 9110000001	123.76
06/15	Service Fee	12.00
<b>Total Other Withdrawals, Fees &amp; Charges</b>		<b>\$150.73</b>

Did you know you can waive your monthly service fee by keeping at least \$1,500 in your Chase Better Banking Checking account or a combined average balance of \$5,000 in qualifying checking, savings, credit, securities and mortgage loan accounts? During the statement period your minimum Chase Better Banking Checking balance was \$998 and your combined average balance was \$1,520.00.





June 16, 2009 through July 15, 2009  
Account Number: [REDACTED]

### CHECKS PAID

CHECK NO.	DESCRIPTION	DATE PAID	AMOUNT
3225	Check # 3225 Hsbc Credit Svc1 Checkpaymt Arc ID: 3000000005	06/16	\$100.00
3226 ^		06/25	300.00
3227 ^		06/26	19.26
3228	Check # 3228 Atmos Energy Check Pymt Arc ID: 0480001153	06/29	17.86
3229 ^		07/01	80.00
3230 ^		07/01	53.20
3231	Check # 3231 Discover Arc Payments Arc ID: 0510020270	07/07	200.00
3232	Check # 3232 T-Mobile Pcs Hol Check Pymt Arc ID: 2912159335	07/06	81.70
3233	Check # 3233 Macys Payment Check Pymt Arc ID: Citi Dnsb	07/07	110.21
3234	Check # 3234 Wfnnb Creditcard Check Pymt Arc ID: 9311429215	07/07	70.90
✓ 3235	Check # 3235 GMAC Mtg Corp Check Pymt Arc ID: 0480000701	07/06	843.23
3236 ^		07/06	1,007.80
3237 ^		07/08	63.55
3238	Check # 3238 Hsbc Credit Svc1 Checkpaymt Arc ID: 3000000005	07/14	200.00
3239 ^		07/13	174.54
3240	Check # 3240 Sears Payment Check Pymt Arc ID: Citi Sears	07/13	200.00

Total Checks Paid **\$3,522.25**

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### OTHER WITHDRAWALS, FEES & CHARGES

DATE	DESCRIPTION	AMOUNT
06/22	Asi Lloyds 8662748765 U1049963806 Web ID: 1770406822	\$630.00
06/29	Foremost Epm Pymt 3810067120478 Tel ID: 1000085001	213.43
07/15	Metlife Payment PPD ID: 9110000001	123.76
07/15	Service Fee	12.00

Total Other Withdrawals, Fees & Charges **\$979.19**

Did you know you can waive your monthly service fee by keeping at least \$1,500 in your Chase Better Banking Checking account or a combined average balance of \$5,000 in qualifying checking, savings, credit, securities and mortgage loan accounts? During the statement period your minimum Chase Better Banking Checking balance was \$967 and your combined average balance was \$1,793.00.





JPMorgan Chase Bank, N.A.  
P O Box 260180  
Baton Rouge, LA 70826-0180

July 16, 2009 through August 17, 2009

Account Number: [REDACTED]

#### CUSTOMER SERVICE INFORMATION

Web site: Chase.com  
Service Center: 1-800-935-9935  
Hearing Impaired: 1-800-242-7383  
Para Espanol: 1-877-312-4273  
International Calls: 1-713-262-1679

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LONG T LAM  
OR MUOP T QUACH  
1607 TRUMAN LINE  
IRVING TX 75060



#### CHECKING SUMMARY

Chase Better Banking Checking

	AMOUNT
Beginning Balance	\$696.34
Deposits and Additions	4,446.06
Checks Paid	- 3,183.46
Other Withdrawals, Fees & Charges	- 335.76
Ending Balance	\$1,623.18

#### DEPOSITS AND ADDITIONS

DATE	DESCRIPTION	AMOUNT
07/20	Deposit	\$600.00
07/24	Deposit	1,146.06
07/29	Deposit	2,000.00
08/17	Deposit	700.00
Total Deposits and Additions		\$4,446.06

#### CHECKS PAID

CHECK NO.	DESCRIPTION	DATE PAID	AMOUNT
3241 ^		07/21	\$300.00
3242	Check # 3242 Atmos Energy Check Pymt Arc ID: 0480001153	07/20	33.64
3243	Check # 3243 T-Mobile Pcs Hol Check Pymt Arc ID: 2912159335	08/03	72.04
3244	Check # 3244 Macys Payment Check Pymt Arc ID: Citi Dnsb	08/03	34.10
3245 ^		08/06	32.93
✓ 3246	Check # 3246 GMAC Mtg Corp Check Pymt Arc ID: 0480000701	08/07	843.23





Account Number:

CHECK NO.	DESCRIPTION	DATE PAID	AMOUNT
3345 ^		08/20	\$93.73
3346 ^		09/02	900.00
3347	Check # 3347 Atmos Energy Check Pymt Arc ID: 0480001153	08/25	20.42
3348	Check # 3348 Fdr 1 Checkpaymt Arc ID: 3000000009	09/02	200.00
3349	Check # 3349 Macys Payment Check Pymt Arc ID: Citi Dnsb	09/01	110.87
3350	Check # 3350 T-Mobile Pcs Hol Check Pymt Arc ID: 2912159335	08/31	83.52
3351 ^		08/31	100.00
3351 * ^		09/15	1,013.41
3352 ^		09/04	5.80
3353	Check # 3353 Chase Mortgage Check Pymt Arc ID: 0480000113	09/08	1,007.80
3354 ^		09/08	83.91
3355	Check # 3355 GMAC Mtg Corp Check Pymt Arc ID: 0480000701	09/08	843.23
3356	Check # 3356 Hsbc Credit Svc1 Checkpaymt Arc ID: 3000000005	09/14	200.00
3357 ^		09/10	217.15

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<sup>^</sup> An image of this check may be available for you to view on Chase.com.

DATE	DESCRIPTION	AMOUNT
08/31	Discover Phone Pay PPD ID: 6510020270	\$250.50
09/15	Metlife Payment PPD ID: 9110000001	123.76
<b>Total Other Withdrawals, Fees &amp; Charges</b>		<b>\$374.26</b>



JPMorgan Chase Bank, N.A.  
P O Box 260180  
Baton Rouge, LA 70826-0180

September 17, 2009 through October 16, 2009

Account Number: [REDACTED]

#### CUSTOMER SERVICE INFORMATION

Web site: Chase.com  
Service Center: 1-800-935-9935  
Hearing Impaired: 1-800-242-7383  
Para Espanol: 1-877-312-4273  
International Calls: 1-713-262-1679

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LONG T LAM  
OR MUOP T QUACH  
1607 TRUMAN LINE  
IRVING TX 75060



#### CHECKING SUMMARY

Chase Better Banking Checking

	AMOUNT
Beginning Balance	\$2,769.08
Deposits and Additions	2,000.00
Checks Paid	- 3,832.34
Other Withdrawals, Fees & Charges	- 135.76
Ending Balance	\$800.98

#### DEPOSITS AND ADDITIONS

DATE	DESCRIPTION	AMOUNT
09/28	Deposit	\$2,000.00
Total Deposits and Additions		\$2,000.00

#### CHECKS PAID

CHECK NO.	DESCRIPTION	DATE PAID	AMOUNT
3358 ^		09/24	\$99.31
3359	Check # 3359 Atmos Energy Check Pymt Arc ID: 0480001153	09/17	17.95
3360	Check # 3360 Home Depot/Expo Check Pymt Arc ID: Citi Rpl	09/17	200.00
3361	Check # 3361 Target Natl Bank Checkpymt Arc ID: 3411721813	09/18	100.00
3362 ^		09/17	93.73
3363 ^		09/22	480.00
3364 ^		09/24	82.69
3365	Check # 3365 Chase Mortgage Check Pymt Arc ID: 0480000113	10/07	1,107.80
3366	Check # 3366 GMAC Mtg Corp Check Pymt Arc ID: 0480000701	10/09	843.23



CHECK NO.	DESCRIPTION	DATE PAID	AMOUNT
3373	Check # 3373 Jcpenney/Gemb Checkpaymt Arc ID: 0301200401	10/20	\$33.74
3374 ^		10/19	93.73
3375	Check # 3375 Home Depot CR Sv Check Pymt Arc ID: Citi Rpl	10/19	200.00
3376 ^		10/22	450.00
3377	Check # 3377 Target Natl Bank Checkpymt Arc ID: 3411721813	10/26	239.11
3378	Check # 3378 Dillard's Pymt Arc ID: 0818200413	10/27	85.52
3379 ^		11/02	800.00
3381 *	Check # 3381 Chase Mortgage Check Pymt Arc ID: 0480000113	11/06	1,207.08
3382	Check # 3382 Hsbc Credit Svc1 Checkpaymt Arc ID: 3000000005	11/09	825.10
3383	Check # 3383 GMAC Mtg Corp Check Pymt Arc ID: 0480000701	11/06	843.23
3384 ^		11/10	118.40
3385 ^		11/16	75.05
3386	Check # 3386 Atmos Energy Check Pymt Arc ID: 0480001153	11/12	31.07
3387 ^		11/13	93.73
3388	Check # 3388 Electronic Pymt Check Pymt Arc ID: Citi Rpl	11/16	502.64
3389	Check # 3389 Sears Payment Check Pymt Arc ID: Citi Sears	11/16	500.00
Total Checks Paid			\$6,098.40

<sup>^</sup> An image of this check may be available for you to view on Chase.com.

## Page 3 of 6



November 18, 2009 through December 15, 2009

Account Number: [REDACTED]

### CHECKS PAID

CHECK NO.	DESCRIPTION	DATE PAID	AMOUNT
3359	Check # 3359 Hsbc Credit Svc1 Checkpaymt Arc ID: 3000000005	12/07	\$275.00
3380 * ^		12/09	26.00
3390 * ^		11/23	460.00
3391	Check # 3391 T-Mobile Pcs Hol Check Pymt Arc ID: 2912159335	11/23	194.38
✓ 3393 *	Check # 3393 GMAC Mtg Corp Check Pymt Arc ID: 0480000701	12/04	843.23
3394	Check # 3394 Chase Mortgage Check Pymt Arc ID: 0480000113	12/10	1,207.80
3395 ^		12/11	88.94
3396 ^		12/10	75.05
3397 ^		12/11	93.73

Total Checks Paid **\$3,264.13**

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### OTHER WITHDRAWALS, FEES & CHARGES

DATE	DESCRIPTION	AMOUNT
12/15	Metlife Payment PPD ID: 9110000001	\$123.76
Total Other Withdrawals, Fees & Charges		\$123.76





JPMorgan Chase Bank, N.A.  
P O Box 260180  
Baton Rouge, LA 70826-0180

December 16, 2009 through January 19, 2010

Account Number: [REDACTED]

00002734 DRI 201 141 02010 - YNNNN 1 000000000 11 0000  
LONG T LAM  
OR MUOP T QUACH  
1607 TRUMAN LINE  
IRVING TX 75060

#### CUSTOMER SERVICE INFORMATION

Web site: Chase.com  
Service Center: 1-800-935-9935  
Hearing Impaired: 1-800-242-7383  
Para Espanol: 1-877-312-4273  
International Calls: 1-713-262-1679



#### CHECKING SUMMARY

Chase Better Banking Checking

	AMOUNT
Beginning Balance	\$5,634.91
Checks Paid	- 3,982.11
Other Withdrawals, Fees & Charges	- 123.76
Ending Balance	\$1,529.04

Good News. Your monthly service fee was waived because you kept at least \$1,500 in your Chase Better Banking Checking account or a combined average balance of \$5,000 in qualifying checking, savings, credit, securities and mortgage loan accounts.

#### CHECKS PAID

CHECK NO.	DESCRIPTION	DATE PAID	AMOUNT
3282 ^		01/06	\$75.00
3283	Check # 3283 GMAC Mtg Corp Check Pymt Arc ID: 0480000701	01/07	843.23
3284	Check # 3284 Chase Mortgage Check Pymt Arc ID: 0480000113	01/07	1,007.80
3285	Check # 3285 T-Mobile Pcs Hol Check Pymt Arc ID: 2912159335	01/07	73.37
3286	Check # 3286 Macys Payment Check Pymt Arc ID: Citi Dnsb	01/11	100.00
3287 ^		01/13	71.72
3288 ^		01/12	93.73
3289	Check # 3289 Hsbc Credit Svc1 Checkpaymt Arc ID: 3000000005	01/12	100.00
3290 ^		01/15	122.32
3398 * ^		12/16	1,000.00
3399	Check # 3399 Atmos Energy Check Pymt Arc ID: 0480001153	12/21	34.94
3400 ^		12/22	460.00
Total Checks Paid			\$3,982.11

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^ An image of this check may be available for you to view on Chase.com.

B 10 Modified (Official Form 10) (12/11)

UNITED STATES BANKRUPTCY COURT FOR THE SOUTHERN DISTRICT OF NEW YORK			PROOF OF CLAIM
Name of Debtor and Case Number: _____			
<small>NOTE: This form should not be used to make a claim for an administrative expense (other than a claim asserted under 11 U.S.C. § 503(b)(9)) arising after the commencement of the case. A "request" for payment of an administrative expense (other than a claim asserted under 11 U.S.C. § 503(b)(9)) may be filed pursuant to 11 U.S.C. § 503.</small>			
Name of Creditor (the person or other entity to whom the debtor owes money or property): _____			<input type="checkbox"/> Check this box if this claim amends a previously filed claim.
Name and address where notices should be sent: _____ _____ _____			Court Claim Number: _____ (If known)
Telephone number: _____ email: _____			Filed on: _____
Name and address where payment should be sent (if different from above): _____ _____ _____			<input type="checkbox"/> Check this box if you are aware that anyone else has filed a proof of claim relating to this claim. Attach copy of statement giving particulars.
Telephone number: _____ email: _____			<b>5. Amount of Claim Entitled to Priority under 11 U.S.C. §507(a). If any part of the claim falls into one of the following categories, check the box specifying the priority and state the amount.</b>
<b>1. Amount of Claim as of Date Case Filed: \$</b> _____ If all or part of the claim is secured, complete item 4. If all or part of the claim is entitled to priority, complete item 5. <input type="checkbox"/> Check this box if the claim includes interest or other charges in addition to the principal amount of the claim. Attach a statement that itemizes interest or charges.			<input type="checkbox"/> Domestic support obligations under 11 U.S.C. §507(a)(1)(A) or (a)(1)(B).
<b>2. Basis for Claim:</b> _____ (See instruction #2)			<input type="checkbox"/> Wages, salaries, or commissions (up to \$11,725*) earned within 180 days before the case was filed or the debtor's business ceased, whichever is earlier – 11 U.S.C. §507 (a)(4).
<b>3. Last four digits of any number by which creditor identifies debtor:</b> _____	<b>3a. Debtor may have scheduled account as:</b> _____ (See instruction #3a)	<b>3b. Uniform Claim Identifier (optional):</b> _____ (See instruction #3b)	
<b>4. Secured Claim (See instruction #4)</b> Check the appropriate box if the claim is secured by a lien on property or a right of setoff, attach required redacted documents, and provide the requested information: <b>Nature of property or right of setoff:</b> <input type="checkbox"/> Real Estate <input type="checkbox"/> Motor Vehicle <input type="checkbox"/> Other <b>Describe:</b> <b>Value of Property: \$</b> _____ <b>Annual Interest Rate</b> _____ % <input type="checkbox"/> Fixed <input type="checkbox"/> Variable (when case was filed) <b>Amount of arrearage and other charges, as of the time case was filed, included in secured claim, if any: \$</b> _____ <b>Basis for perfection:</b> _____ <b>Amount of Secured Claim: \$</b> _____ <b>Amount Unsecured: \$</b> _____			
<b>6. Claim Pursuant to 11 U.S.C. § 503(b)(9):</b> Indicate the amount of your claim arising from the value of any goods received by the Debtor within 20 days before May 14, 2012, the date of commencement of the above case, in which the goods have been sold to the Debtor in the ordinary course of such Debtor's business. Attach documentation supporting such claim. \$ _____ (See instruction #6)			
<b>7. Credits.</b> The amount of all payments on this claim has been credited for the purpose of making this proof of claim. (See instruction #7)			
<b>8. Documents:</b> Attached are redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. If the claim is secured, box 4 has been completed, and redacted copies of documents providing evidence of perfection of a security interest are attached. (See instruction #8, and the definition of "redacted".) DO NOT SEND ORIGINAL DOCUMENTS. ATTACHED DOCUMENTS MAY BE DESTROYED AFTER SCANNING. If the documents are not available, please explain: _____			
<b>9. Signature:</b> (See instruction #9) Check the appropriate box. <input type="checkbox"/> I am the creditor. <input type="checkbox"/> I am the creditor's authorized agent. <input type="checkbox"/> I am the trustee, or the debtor, or their authorized agent. <input type="checkbox"/> I am a guarantor, surety, indorser, or other codebtor. (Attach copy of power of attorney, if any.) (See Bankruptcy Rule 3004.) (See Bankruptcy Rule 3005.) I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief. Print Name: _____ Title: _____ Company: _____ (Signature) _____ (Date) Address and telephone number (if different from notice address above): _____ _____ Telephone number: _____ Email: _____			
			<b>Amount entitled to priority:</b> \$ _____  * Amounts are subject to adjustment on 4/1/13 and every 3 years thereafter with respect to cases commenced on or after the date of adjustment.
			<b>COURT USE ONLY</b>

## INSTRUCTIONS FOR PROOF OF CLAIM FORM

The instructions and definitions below are general explanations of the law. In certain circumstances, such as bankruptcy cases not filed voluntarily by the debtor, exceptions to these general rules may apply.

## Items to be completed in Proof of Claim form

**Court, Name of Debtor, and Case Number:**

Fill in the federal judicial district in which the bankruptcy case was filed (for example, Central District of California), the debtor's full name, and the case number. If the creditor received a notice of the case from the bankruptcy court, all of this information is at the top of the notice.

**Creditor's Name and Address:**

Fill in the name of the person or entity asserting a claim and the name and address of the person who should receive notices issued during the bankruptcy case. A separate space is provided for the payment address if it differs from the notice address. The creditor has a continuing obligation to keep the court informed of its current address. See Federal Rule of Bankruptcy Procedure (FRBP) 2002(g).

**1. Amount of Claim as of Date Case Filed:**

State the total amount owed to the creditor on the date of the bankruptcy filing. Follow the instructions concerning whether to complete items 4 and 5. Check the box if interest or other charges are included in the claim.

**2. Basis for Claim:**

State the type of debt or how it was incurred. Examples include goods sold, money loaned, services performed, personal injury/wrongful death, car loan, mortgage note, and credit card. If the claim is based on delivering health care goods or services, limit the disclosure of the goods or services so as to avoid embarrassment or the disclosure of confidential health care information. You may be required to provide additional disclosure if an interested party objects to the claim.

**3. Last Four Digits of Any Number by Which Creditor Identifies Debtor:**

State only the last four digits of the debtor's account or other number used by the creditor to identify the debtor.

**3a. Debtor May Have Scheduled Account As:**

Report a change in the creditor's name, a transferred claim, or any other information that clarifies a difference between this proof of claim and the claim as scheduled by the debtor.

**3b. Uniform Claim Identifier:**

If you use a uniform claim identifier, you may report it here. A uniform claim identifier is an optional 24-character identifier that certain large creditors use to facilitate electronic payment in chapter 13 cases.

**4. Secured Claim:**

Check whether the claim is fully or partially secured. Skip this section if the claim is entirely unsecured. (See Definitions.) If the claim is secured, check the box for the nature and value of property that secures the claim, attach copies of lien documentation, and state, as of the date of the bankruptcy filing, the annual interest rate (and whether it is fixed or variable), and the amount past due on the claim.

**5. Amount of Claim Entitled to Priority Under 11 U.S.C. §507(a).**

If any portion of the claim falls into any category shown, check the appropriate box(es) and state the amount entitled to priority. (See Definitions.) A claim may be partly priority and partly non-priority. For example, in some of the categories, the law limits the amount entitled to priority.

**6. Claim Pursuant to 11 U.S.C. §503(b)(9):**

Check this box if you have a claim arising from the value of any goods received by the Debtor within 20 days before May 14, 2012, the date of commencement of the above case, in which the goods have been sold to the Debtor in the ordinary course of the Debtor's business. Attach documentation supporting such claim. (See DEFINITIONS, below.)

**7. Credits:**

An authorized signature on this proof of claim serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt.

**8. Documents:**

Attach redacted copies of any documents that show the debt exists and a lien secures the debt. You must also attach copies of documents that evidence perfection of any security interest. You may also attach a summary in addition to the documents themselves. FRBP 3001(c) and (d). If the claim is based on delivering health care goods or services, limit disclosing confidential health care information. Do not send original documents, as attachments may be destroyed after scanning.

**9. Date and Signature:**

The individual completing this proof of claim must sign and date it. FRBP 9011. If the claim is filed electronically, FRBP 5005(a)(2) authorizes courts to establish local rules specifying what constitutes a signature. If you sign this form, you declare under penalty of perjury that the information provided is true and correct to the best of your knowledge, information, and reasonable belief. Your signature is also a certification that the claim meets the requirements of FRBP 9011(b). Whether the claim is filed electronically or in person, if your name is on the signature line, you are responsible for the declaration. Print the name and title, if any, of the creditor or other person authorized to file this claim. State the filer's address and telephone number if it differs from the address given on the top of the form for purposes of receiving notices. If the claim is filed by an authorized agent, attach a complete copy of any power of attorney, and provide both the name of the individual filing the claim and the name of the agent. If the authorized agent is a servicer, identify the corporate servicer as the company. Criminal penalties apply for making a false statement on a proof of claim.

## DEFINITIONS

**Debtor**

A debtor is the person, corporation, or other entity that has filed a bankruptcy case.

**Creditor**

A creditor is a person, corporation, or other entity to whom debtor owes a debt that was incurred before the date of the bankruptcy filing. See 11 U.S.C. §101 (10).

**Claim**

A claim is the creditor's right to receive payment for a debt owed by the debtor on the date of the bankruptcy filing. See 11 U.S.C. §101 (5). A claim may be secured or unsecured.

**Proof of Claim**

A proof of claim is a form used by the creditor to indicate the amount of the debt owed by the debtor on the date of the bankruptcy filing. The creditor must file the form with the clerk of the same bankruptcy court in which the bankruptcy case was filed.

**Secured Claim Under 11 U.S.C. §506(a)**

A secured claim is one backed by a lien on property of the debtor. The claim is secured so long as the creditor has the right to be paid from the property prior to other creditors. The amount of the secured claim cannot exceed the value of the property. Any amount owed to the creditor in excess of the value of the property is an unsecured claim. Examples of liens on property include a mortgage on real estate or a security interest in a car. A lien may be voluntarily granted by a debtor or may be obtained through a court proceeding. In some states, a court judgment is a lien.

A claim also may be secured if the creditor owes the debtor money (has a right to setoff).

**Unsecured Claim**

An unsecured claim is one that does not meet the requirements of a secured claim. A claim may be partly unsecured if the amount of the claim exceeds the value of the property on which the creditor has a lien.

**Claim Entitled to Priority Under 11 U.S.C. §507(a)**

Priority claims are certain categories of unsecured claims that are paid from the available money or property in a bankruptcy case before other unsecured claims.

**Redacted**

A document has been redacted when the person filing it has masked, edited out, or otherwise deleted, certain information. A creditor must show only the last four digits of any social-security, individual's tax-identification, or financial-account number, only the initials of a minor's name, and only the year of any person's date of birth. If the claim is based on the delivery of health care goods or services, limit the disclosure of the goods or services so as to avoid embarrassment or the disclosure of confidential health care information.

**Evidence of Perfection**

Evidence of perfection may include a mortgage, lien, certificate of title, financing statement, or other document showing that the lien has been filed or recorded.

## INFORMATION

**Acknowledgment of Filing of Claim**

To receive acknowledgment of your filing, you may either enclose a stamped self-addressed envelope and a copy of this proof of claim or you may view a list of filed claims in this case by visiting the Claims and Noticing Agent's website at <http://www.kecllc.net/ResCap>.

**Offers to Purchase a Claim**

Certain entities are in the business of purchasing claims for an amount less than the face value of the claims. One or more of these entities may contact the creditor and offer to purchase the claim. Some of the written communications from these entities may easily be confused with official court documentation or communications from the debtor. These entities do not represent the bankruptcy court or the debtor. The creditor has no obligation to sell its claim. However, if the creditor decides to sell its claim, any transfer of such claim is subject to FRBP 3001(e), any applicable provisions of the Bankruptcy Code (11 U.S.C. § 101 *et seq.*), and any applicable orders of the bankruptcy court.

**If you have any questions related to this notice, please call (888) 926-3479**

MORRISON & FOERSTER LLP  
1290 Avenue of the Americas  
New York, New York 10104  
Gary S. Lee  
Lorenzo Marinuzzi

*Counsel for the Debtors and  
Debtors in Possession*

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF NEW YORK**

In re:	)	Case No. 12-12020 (MG)
	)	
RESIDENTIAL CAPITAL, LLC, <u>et al.</u> ,	)	Chapter 11
	)	
Debtors.	)	Jointly Administered
	)	

**NOTICE OF DEADLINES FOR FILING PROOFS OF CLAIM**

TO ALL PERSONS AND ENTITIES WITH CLAIMS AGAINST RESIDENTIAL CAPITAL, LLC OR ITS AFFILIATED ENTITIES THAT ARE ALSO DEBTORS AND DEBTORS IN POSSESSION:

On August 29, 2012, the United States Bankruptcy Court for the Southern District of New York (the "U.S. Bankruptcy Court") entered an order (the "Bar Date Order") establishing **November 9, 2012 at 5:00 p.m. (Prevailing Eastern Time)** (the "General Bar Date") as the last date and time for each person or entity (including individuals, partnerships, corporations, joint ventures, corporations, estates, trusts, and governmental units) to file a proof of claim against Residential Capital, LLC its affiliates that are also debtors and debtors in possession in those proceedings (collectively, the "Debtors"). Solely as to governmental units the Bar Date Order established **November 30, 2012 at 5:00 p.m. (Prevailing Eastern Time)** as the last date and time for each such governmental unit to file a proof of claim against the Debtors (the "Governmental Bar Date," and, together with the General Bar Date, the "Bar Dates").

The Bar Dates and the procedures set forth below for filing proofs of claim apply to all claims against the Debtors that arose before May 14, 2012, the date on which the Debtors commenced cases under Chapter 11 of the United States Bankruptcy Code (the "Petition Date"), except for those holders of the claims listed in section 4 below that are specifically excluded from the General Bar Date filing requirement.



## **1. WHO MUST FILE A PROOF OF CLAIM**

You **MUST** file a proof of claim to vote on a Chapter 11 plan filed by the Debtors or to share in distributions from the Debtors' bankruptcy estates if you have a claim that arose before the filing of the Debtors' Chapter 11 petitions on the Petition Date and it is not one of the types of claims described in section 4 below. Claims based on acts or omissions of the Debtors that occurred before the Petition Date must be filed on or before the applicable Bar Date, even if such claims are not now fixed, liquidated or certain or did not mature or become fixed, liquidated or certain before the Petition Date.

Under section 101(5) of the Bankruptcy Code and as used in this Notice, the word "claim" means: (a) a right to payment, whether or not such right is reduced to judgment, liquidated, unliquidated, fixed, contingent, matured, unmatured, disputed, undisputed, legal, equitable, secured, or unsecured; or (b) a right to an equitable remedy for breach of performance if such breach gives rise to a right to payment, whether or not such right to an equitable remedy is reduced to judgment, fixed, contingent, matured, unmatured, disputed, undisputed, secured or unsecured.

## **2. WHAT TO FILE**

Each filed proof of claim must conform substantially to the Proof of Claim Form (as defined in the Bar Date Order). Copies of the Proof of Claim Form may be obtained at <http://www.kccllc.net/rescap>. Each proof of claim must be **signed** by the claimant or by an authorized agent of the claimant. Each proof of claim must be written in English and be denominated in United States currency. You should attach to each completed proof of claim any documents on which the claim is based (if voluminous, attach a summary) or an explanation as to why the documents are not available.

Any holder of a claim against more than one Debtor must file a separate proof of claim with respect to each such Debtor and all holders of claims must identify on their proof of claim the specific Debtor against which their claim is asserted. A list of the names of the Debtors and their respective case numbers is attached to the Proof of Claim Form.

Under the Bar Date Order, the filing of a Proof of Claim Form shall be deemed to satisfy the procedural requirements for the assertion of administrative priority claims under section 503(b)(9) of the Bankruptcy Code.

3. **WHEN AND WHERE TO FILE**

Except as provided for herein, all proofs of claim must be filed so as to be actually received on or before November 9, 2012 at 5:00 p.m. (Prevailing Eastern Time), or solely as to governmental units on or before November 30, 2012 at 5:00 p.m. (Prevailing Eastern Time), at:

(i) If by mail or overnight courier:  
ResCap Claims Processing Center, c/o KCC  
PO Box 5004  
Hawthorne, CA 90250

(ii) if by hand delivery:

United States Bankruptcy Court for the Southern District of New York  
One Bowling Green, Room 534  
New York, New York 10004

or

ResCap Claims Processing Center, c/o KCC  
2335 Alaska Ave  
El Segundo, CA 90245

Proofs of claim will be deemed timely filed only if **actually received** at the ResCap Claims Processing Center or hand delivered to the U.S. Bankruptcy Court on or before 5:00 p.m. (Prevailing Eastern Time) on the applicable Bar Date. Proofs of claim **may not** be delivered by facsimile, or electronic mail.

4. **WHO NEED NOT FILE A PROOF OF CLAIM**

You do not need to file a proof of claim on or before the General Bar Date if you are:

- (a) Any person or entity that has **already** properly filed a proof of claim against the applicable Debtor or Debtors with the Clerk of the Bankruptcy Court for the Southern District of New York in a form substantially similar to the Proof of Claim Form;
- (b) Any person or entity whose claim is listed on the Debtors' schedules of assets and liabilities and/or schedules of executory contracts and unexpired leases (collectively, the "Schedules"), **provided that**: (i) the claim is **not** scheduled as "disputed," "contingent" or "unliquidated"; **and** (ii) the claimant agrees with the amount, nature and priority of the claim as set forth in the Schedules; **and** (iii) the claimant agrees that the claim is an obligation of the specific Debtor against which the claim is listed on the Schedules;

- (c) Any person or entity that holds a claim that has been allowed by an order of the Court entered on or before the applicable Bar Date;
- (d) Any person or entity whose claim has been paid in full by any of the Debtors;
- (e) Any person or entity that holds a claim for which specific deadlines have been fixed by an order of the Court entered on or before the applicable Bar Date;
- (f) Any person or entity that holds a claim allowable under sections 503(b) and 507(a) of the Bankruptcy Code as an expense of administration (other than any claim allowable under section 503(b)(9) of the Bankruptcy Code);
- (g) Any Debtor having a claim against another Debtor or any of the non-debtor subsidiaries of Residential Capital, LLC having a claim against any of the Debtors;
- (h) Any person or entity that holds an interest in any of the Debtors, which interest is based exclusively upon the ownership of common stock, membership interests, partnership interests, or warrants or rights to purchase, sell or subscribe to such a security or interest; provided, however, that interest holders that wish to assert claims (as opposed to ownership interests) against any of the Debtors that arise out of or relate to the ownership or purchase of an interest, including claims arising out of or relating to the sale, issuance, or distribution of the interest, must file Proofs of Claim on or before the applicable Bar Date, unless another exception identified herein applies;
- (i) Any person or entity whose claim is limited exclusively to the repayment of principal, interest, and/or other applicable fees and charges (a "Debt Claim") on or under any bond or note issued or guaranteed by the Debtors pursuant to an indenture (the "Debt Instruments"); provided, however, that (i) the foregoing exclusion in this subparagraph shall not apply to the Indenture Trustee under the applicable Debt Instruments (an "Indenture Trustee"), (ii) the Indenture Trustee shall be required to file one Proof of Claim, on or before the General Bar Date, with respect to all of the Debt Claims on or under each of the applicable Debt Instruments, and (iii) any holder of a Debt Claim wishing to assert a claim, other than a Debt Claim, arising out of or relating to a Debt Instrument shall be required to file a Proof of Claim on or before the Bar Date, unless another exception in this paragraph applies;
- (j) Any person or entity holding a claim for principal, interest and other fees and expenses under the Debtors' secured financing facilities (the "Financing Facilities")<sup>1</sup> to the extent of, and only for such claims relating to the Financing Facilities; or

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<sup>1</sup> "Financing Facilities" as used herein shall mean the Debtors' financing facilities that are exempt from filing a Proof of Claim Form as previously ordered by the Court [Docket Nos. 471, 490 and 491].

- (k) Any person or entity that holds a claim against a securitization trust (each a "Trust") that is based exclusively upon the ownership of a note, bond and/or certificate backed by mortgage loans held by the Trust; provided, however, that holders of such notes, bonds and/or certificates that wish to assert claims against the Debtors (as opposed to claims against the applicable Trust) must file Proofs of Claim on or before the applicable Bar Date, unless another exception identified herein applies.

This Notice is being sent to many persons and entities that have had some relationship with or have done business with the Debtors but may not have an unpaid claim against the Debtors. Receipt of this Notice does not mean that you have a claim or that the Debtors or the Court believe that you have a claim against the Debtors.

## **5. EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

If you have a claim arising out of the rejection of an executory contract or unexpired lease, you must file a proof of claim by the later of (a) the applicable Bar Date and (b) thirty (30) days after the date of entry of an order of rejection (unless the order of rejection provides otherwise).

## **6. CONSEQUENCES OF FAILURE TO FILE A PROOF OF CLAIM BY THE BAR DATE**

ANY HOLDER OF A CLAIM THAT IS NOT EXCEPTED FROM THE REQUIREMENTS OF THE BAR DATE ORDER, AS DESCRIBED IN SECTION 4 ABOVE, AND THAT FAILS TO TIMELY FILE A PROOF OF CLAIM IN THE APPROPRIATE FORM WILL BE FOREVER BARRED, ESTOPPED AND ENJOINED FROM ASSERTING SUCH CLAIM AGAINST THE DEBTORS, THEIR SUCCESSORS, THEIR CHAPTER 11 ESTATES AND THEIR RESPECTIVE PROPERTY OR FILING A PROOF OF CLAIM WITH RESPECT TO SUCH CLAIM, FROM VOTING ON ANY PLAN OF REORGANIZATION FILED IN THESE CASES AND FROM PARTICIPATING IN ANY DISTRIBUTION IN THE DEBTORS' CASES ON ACCOUNT OF SUCH CLAIM OR RECEIVING FURTHER NOTICES REGARDING SUCH CLAIM.

## **7. THE DEBTORS' SCHEDULES AND ACCESS THERETO**

You may be listed as the holder of a claim against one or more of the Debtors in the Debtors' Schedules. If you rely on the Debtors' Schedules, it is your responsibility to determine that your claim is accurately listed on the Schedules. If you agree with the nature, amount and status of your claim as listed on the Debtors' Schedules, and if you do not dispute that your claim is against only the specified Debtor, and if your claim is not described as "disputed," "contingent," or "unliquidated," you need not file a proof of claim. Otherwise, or if you decide to file a proof of claim, you must do so before the applicable Bar Date in accordance with the procedures set forth in this Notice.

Copies of the Debtors' Schedules are available for inspection on the Court's internet website at [www.nysb.uscourts.gov](http://www.nysb.uscourts.gov) and on the independent website maintained by the Debtors, <http://www.kccllc.net/rescap>. A login and password to the Court's Public Access to Electronic Court Records ("PACER") are required to access [www.nysb.uscourts.gov](http://www.nysb.uscourts.gov) and can be obtained through the PACER Service Center at [www.pacer.psc.uscourts.gov](http://www.pacer.psc.uscourts.gov). Copies of the Schedules may also be examined between the hours of 9:00 a.m. and 4:30 p.m. (Prevailing Eastern Time), Monday through Friday, at the Office of the Clerk of the Bankruptcy Court, One Bowling Green, Room 511, New York, New York 10004-1408.

Copies of the Debtors' Schedules may also be obtained by written request to the Debtors' claims agent at the address set forth below:

**ResCap Claims Processing Center  
c/o KCC  
PO Box 5004  
Hawthorne, CA 90250**

#### **8. RESERVATION OF RIGHTS**

The Debtors reserve their right to object to any proof of claim, whether filed or scheduled, on any grounds. The Debtors reserve their right to dispute or to assert offsets or defenses to any claim reflected on the Schedules or any amendments thereto, as to amount, liability, classification or otherwise, and to subsequently designate any claim as disputed, contingent, unliquidated or undetermined.

**A holder of a possible claim against the Debtors should consult an attorney regarding matters in connection with this Notice, such as whether the holder should file a Proof of Claim.**

Dated: New York, New York  
August 29, 2012

BY ORDER OF THE COURT

Gary S. Lee  
Lorenzo Marinuzzi  
MORRISON & FOERSTER LLP  
1290 Avenue of the Americas  
New York, New York 10104

*Counsel for the Debtors and  
Debtors in Possession*

<b>If you have any questions related to this notice, please call (888) 926-3479</b>
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# RESCAP

Residential Capital, LLC (ResCap), previously announced that it and its subsidiaries, including GMAC Mortgage, are restructuring under Chapter 11. Although you may not be familiar with our name, ResCap is the parent company of GMAC Mortgage. You are receiving this letter because you have been identified as a current customer, or were at one time considering completing a loan application with GMAC Mortgage.

From time to time throughout these Chapter 11 proceedings, you may receive legal notices in the mail related to ResCap's bankruptcy case. Enclosed with this letter is a legal document, which is being mailed to a wide range of parties. The legal notice enclosed with this letter relates to the process for filing "Proofs of Claim" in our Chapter 11 proceedings. This notice is being sent to potential creditors who are or may be owed payment for obligations that arose prior to May 14, 2012, the date that ResCap filed for Chapter 11.

ResCap is providing this notice to all customers and mortgage loan applicants not because ResCap believes that you have claims against ResCap, but because ResCap may be unaware of claims a customer believes he or she may have.

The enclosed notice describes the "Bar Date" – the legal deadline by which any creditor must file a Proof of Claim in these Chapter 11 proceedings for any obligations that arose prior to May 14, 2012. **The Bar Date is November 9, 2012 at 5:00 p.m. (Eastern Time).**

Please review the enclosed notice materials carefully. If you believe you have a claim against the Debtors for a matter or obligation that arose prior to May 14, 2012, you must file a Proof of Claim by November 9, 2012 at 5:00 p.m. (Eastern Time), in accordance with the procedures set forth in the notice. **A Proof of Claim form may be obtained at [www.kccllc.net/rescap](http://www.kccllc.net/rescap).**

If you are a defendant in a foreclosure action you do not need to file a Proof of Claim to protect your defense to foreclosure, unless you have asserted any affirmative defenses that request monetary relief. You do not need to file a Proof of Claim for your mortgage amount. Your obligations under your loan agreement have not changed. As such, you should continue to make your scheduled loan payments on time and in full to the address listed on your monthly account statement.

**For additional information, please contact the ResCap Restructuring Hotline at 888-926-3479, or submit an inquiry at [www.kccllc.net/rescap](http://www.kccllc.net/rescap).** If you require legal advice, however, you may also wish to consult a lawyer to discuss the filing of a Proof of Claim.

Thank you for your continued support.

Residential Capital, LLC

ResCap/GMAC Return Mail Center  
c/o KCC  
PO Box 8013  
Redondo Beach, CA 90277

PRF 52271 1881284

079267

LONG T LAM  
1214 W 6TH STREET  
IRVING TX 75060

8/15/2012 3:06 P.M.  
FAXED letter

8/20/2012  
1:45 P.M.  
2:00 P.M.  
Selym 16130

8/22/2012 Jesus 8406440  
1:00 P.M.

9/13/2012 Benjamin 2161  
1:33 P.M. - 1:50 P.M.  
8/21/2012

Reconciliation of  
Benjamin P & I  
July & Aug

8/26/12  
7/06

140709

Date 4214  
Fee

151726  
140709  
292985

972-990-7619

Attn: Payment Research  
Dept  
P.O. Box 780  
Waterloo, IA 50704  
1-800-766-4622

7/9/09 - 06/04/12  
1-319-236-4696  
FAX  
801-352-3342  
FAX 6/24/12

July 9, 2009 AUG  
during 1/2 July + August

8/14/2012  
Employee  
Guillisen - 18449

866-301-1410  
866-501-1410



October 18, 2012

03/09/11 14:00 3 0103110 20121018 HJ4J5126 LATECHAR 1 OZ DOM HJ4J510000\* 146318 LG



LONG T LAM  
1607 TRUMIN LN.  
IRVING TX 75060-6333



RE: Account Number 7437923337  
Property Address 1214 W 6TH STREET  
IRVING, TX 75060

Dear LONG T LAM:

We have not yet received your mortgage payment for this month. On 10/18/2012, a late fee of \$42.16 was charged to your account. The total amount due is now \$3,713.72, which may include additional unpaid items.

Please pay this amount immediately to avoid additional fees. If you have already mailed this payment, simply include your outstanding late fee(s) with your next month's payment.

As a reminder, all payments are due to our office on the monthly due date as explained in your loan documents. Late fees are not charged until your grace period expires.

If you are experiencing financial difficulties, we are here to help. Please call our office at 800-850-4622 (weekdays, 8:00 a.m. - 11:00 p.m. CT; Saturday, 8:00 a.m. - 12:00 p.m.).

Please let us hear from you.

**Special Notice for members of the United States Military and their families**

At GMAC Mortgage, we are committed to doing what we can to support our customers in the military. If you or a family member are in the military, you may be eligible for certain rights and protections under the Servicemembers Civil Relief Act (SCRA), including a reduction in the interest rate on your mortgage for the duration of your active duty plus a period of one year thereafter, as well as protection from foreclosure for the duration of your active duty plus a period of nine months thereafter. Even if you are not eligible under SCRA, we encourage all military personnel to contact us whether or not you have questions or problems relating to your mortgage. Please feel free to contact us at 1-866-961-1412 or via email at [Military.Families@gmam.com](mailto:Military.Families@gmam.com).



Collection Department  
Loan Servicing

**Please Note:**

This is an attempt to collect a debt and any information obtained will be used for that purpose.

GMAC Mortgage LLC  
3451 Hammond Ave  
Waterloo IA 50702

**TELEWIRE**

**ELECTRONIC MESSAGE**

Content of This Message Created by Client, Not by Telewire  
Printed & Mailed at Direction of Client by Telewire

October 23, 2012

|||||

LONG T LAM  
1607 TRUMAN LN  
IRVING TX 75060-6333

RE: Account Number [REDACTED]  
Property Address 1214 W 6TH STREET  
IRVING TX 75060

Dear LONG T LAM,

As of the date of this letter, your mortgage payment is past due. The total amount due at this time is \$3,434.35, for the months of 9/1/2012 through 10/1/2012.

Please mail your payment or call to pay by phone immediately. If you are experiencing financial difficulties, contact us at 1-800-850-4622 (weekdays, 8:00 a.m. - 11:00 p.m. CT; Saturday, 8:00 a.m. - 12:00 p.m.). We may be able to assist you.

If you do not address this matter now, you may be charged additional late fees and be subject to additional collection efforts. Your credit may also be negatively impacted. To avoid this, please contact us today. It is not too late to explore options for assistance.

Special Notice for Members of the United States Military and their families. At GMAC Mortgage, we are committed to doing what we can to support our customers in the military. If you or a family member are in the military, you may be eligible for certain rights and protections under the Servicemembers Civil Relief Act (SCRA), including a reduction in the interest rate on your mortgage for the duration of your active duty plus a period of one year thereafter, as well as protection from foreclosure for the duration of your active duty plus a period of nine months thereafter. Even if you are not eligible under SCRA, we encourage all military personnel to contact us whether or not you have questions or problems relating to your mortgage. Please feel free to contact us at 1-866-961-1412 or via email at [Military.Families@gmacm.com](mailto:Military.Families@gmacm.com).

Please let us hear from you.

Collection Department  
Loan Servicing  
GMAC Mortgage

(Continued on Next Page)

10/23/12

Account Number [REDACTED]

Page Two

**Please Note:** This is an attempt to collect a debt and any information obtained will be used for that purpose, provided if you have an active bankruptcy case or have received a discharge, the following Notice Regarding Bankruptcy applies.

**Notice Regarding Bankruptcy:** If you are a debtor in an active bankruptcy case, this letter is not an attempt to collect either a pre-petition, post petition or discharged debt and no action will be taken in willful violation of the Automatic Stay that may be in effect in your bankruptcy case. Furthermore, if you have received a Discharge in a Chapter 7 case, any action taken by us is for the sole purpose of protecting our lien interest in your property and is not an attempt to recover any amounts from you personally. If you have surrendered your property during your bankruptcy case, please disregard this notice. Finally, if you are in an active Chapter 11, 12 or 13 case, and an Order for Relief from the Automatic Stay has not been issued, you should continue to make payments in accordance with your bankruptcy plan.

## **GMAC Mortgage**

3451 Hammond Ave  
P.O. Box 780  
Waterloo, IA 50704-0780

11/02/12

Certified Number: 7010278000030328950  
MUOP T LAM

1214 W 6TH STREET

IRVING

TX 75060

RE: Account Number [REDACTED]  
Property Address 1214 W 6TH STREET

IRVING TX 75060

Dear Borrower(s):

Pursuant to the terms of your Note and Deed of Trust, you are hereby served notice of the following:

You have not made timely payments of principal and interest under the Note, and escrow requirements under the Deed of Trust, which sums were due for 09/01/12 through 11/01/12. Due to your failure to make such payments, you also owe late charges of \$ 84.32.

Demand is hereby made for you to cure such default by paying all amounts due now on or before thirty-five (35) days from the date this letter is mailed. The amount due as of the date of this letter is \$ 4388.63. This amount includes outstanding charges, if any. If any other installments or expenses become due at the time you attempt to cure this default, they will be added to this figure. Payment must be made by cashier's check or certified funds. Partial payment will not be accepted.

If the amount needed to cure the default is not received within 35 days from the date this notice is mailed, we will accelerate the loan balance secured by the Deed of Trust. We will also exercise our right to foreclose the lien created under the Deed of Trust and sell the property, securing payment of the notice. In addition, if any real estate taxes are past due they are to be brought current.

(continued on back)

11/02/12

Account Number 7437923337

Page Two

Due to the non-receipt of your monthly mortgage payment, we may perform an inspection of the above-mentioned property. Inspections are performed to determine the condition and occupancy status of the property. As required by law, you are hereby notified that your credit rating may be adversely affected if you do not fulfill the terms of your credit obligations.

You have the right to reinstate the Note and Deed of Trust after acceleration if, prior to the scheduled foreclosure sale of the property, you pay all installments and late charges then due, and pay all reasonable costs and expenses, including, but not limited to attorney's fees.

You have the right to assert the non-existence of the default or any other defenses you may have to the acceleration of the debt and the sale of the property.

If you have any questions regarding this letter, the amount due, or the actions you must take to reinstate the loan, please contact a loan counselor at 800-850-4622.

Collection Department  
Loan Servicing

Please Note:

This is an attempt to collect a debt and any information obtained will be used for that purpose.

Notice Regarding Bankruptcy: Please be advised that this letter is in no way, an attempt to collect either a pre-petition, post petition or discharged debt. If your bankruptcy case is still active, no action will be taken in willful violation of the Automatic Stay. If you have received an Order of Discharge in a Chapter 7 case, any action taken by us is for the sole purpose of protecting our lien interest in your property and is not an attempt to recover any amounts from you personally. If you have surrendered your property during your bankruptcy case, please disregard this notice.

Finally, if you are in active Chapter 11, 12 or 13 case, and an Order for Relief from the Automatic Stay has not been issued, you should continue to make payments in accordance with your Chapter 13 plan.

11/02/12

Account Number 7437923337

Page Three

COMPLAINTS REGARDING THE SERVICING OF YOUR MORTGAGE SHOULD BE SENT TO THE DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 NORTH LAMAR, SUITE 201, AUSTIN, TX 78705. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT 877-276-5550.

A complaint form and instructions may be downloaded and printed from the Department's website located at [www.sml.texas.gov](http://www.sml.texas.gov) or obtained from the Department upon request by mail at the address above, by telephone at its toll-free consumer hotline listed above, or by email at [smlinfo@sml.texas.gov](mailto:smlinfo@sml.texas.gov).

5034

h. 30

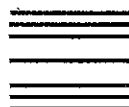
# GMAC Mortgage

GMAC Mortgage, LLC  
3451 Hammond Avenue  
Post Office Box 780  
Waterloo, IA 50704-0780

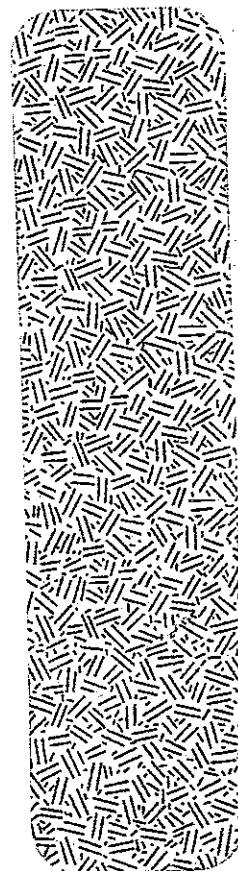
PLACE STICKER AT TOP OF ENVELOPE TO THE RIGHT  
OF THE RETURN ADDRESS, FOLD AT DOTTED LINE  
**CERTIFIED MAIL™**



7010 2780 0003 0328 9507



US POSTAGE  
\$03.40  
NOV 06 2012  
ZIP 50702  
3004124



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